

Benjamin J. Ginter, Attorney at Law  
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Cranford, NJ 07016  
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Fax: 484-214-0310  
Attorney for Debtor

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IN RE: | UNITED STATES BANKRUPTCY COURT  
| DISTRICT OF NEW JERSEY  
| CHAPTER 13  
MICHAEL RUBEL | CASE NO.: 23-11745/MBK  
|  
DEBTOR. |  
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**CERTIFICATION OF SERVICE**

Benjamin J. Ginter, of full age, does hereby certify:

1. I am the attorney for Michael Rubel, in the above-entitled matter.
2. On December 19, 2023, I mailed the Chapter 13 Debtor's Certification in Opposition and Certification of Service to:

To:  
Albert Russo  
Standing Chapter 13 Trustee  
CN 4853  
Trenton, NJ 08650

American Express  
Po Box 981537  
El Paso, TX 79998-0000

Aspire  
Po Box 105555  
Atlanta, GA 30348-0000

CB Indigo  
PO Box 30281  
Salt Lake City, UT 84130-0281

Discover

Po Box 15316  
Wilmington, DE 19850  
Federal Savings Bank  
PO Box 653  
Lake Zurich, IL 60047-0653

Marina Bay Club Condo  
265 State Route 36 Ste 209  
West Long Branch, NJ 07764-1030

McGovern Legal Services  
850 Carolier Ln  
North Brunswick, NJ 08902-3312

Regional Acceptance  
10 Corporate Cir # 200  
New Castle, DE 19720-241

**Denise E. Carlon**  
KML Law Group, PC  
701 Market Street  
Suite 5000  
Philadelphia, PA 19106

I hereby certify that the foregoing statements made by me are true; I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: December 19, 2023

/s/Benjamin J. Ginter  
Benjamin J. Ginter, Esq.